

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF OREGON**

In re

BAO C THAO
VA T CHA

) Case No. 315-33746-TMB13
)
) Confirmation hearing date: Sep 24, 2015
)
) **TRUSTEE'S OBJECTION TO**
) **CONFIRMATION AND MOTION**
Debtor(s).) **TO DISMISS**

Wayne Godare, the Standing Chapter 13 Trustee Objects to Confirmation of the above case for the reason(s) set out below:

 X a. Plan is not feasible: **Based on the current income of the debtors the Trustee believes that the proposed plan payments are unrealistic and that the Debtors will not be able to make all the payments under the Plan. In addition, the Trustee does not believe that the current budget is realistic for a household of 9 (which includes 7 children).**

¶1(a) is too small to pay Credit Concepts in ¶2(b)(1) months 1 – 12 (the payment to Credit Concepts is \$230 per month, yet only \$226.80 is available months 1 – 12).

 b. Case/Plan is not proposed in good faith or is forbidden by law:

 c. Plan does not commit all of debtor's excess projected disposable income pursuant to 11 U.S.C. §1325(b)(1)(B) for the applicable commitment period:

 d. Plan does not meet the best interest test of 11 U.S.C. §1325(a)(4):

 X e. Filing/documentation is deficient: **as requested at the §341(a) hearing, please provide the Trustee with the following:**

- 1. Verification that Debtors have registered with TFS;**
- 2. Amended Schedule I that includes Mr. Thao's new employer information, income and deductions;**
- 3. Amended Schedule J that corresponds with Amended Schedule I; and**
- 4. Proof of Mr. Thao's income sufficient to verify his income and deductions on Amended Schedule I.**

 X f. Other: **as requested at the §341(a) hearing, ¶2(b)(1) change the payment for Selene Finance, LP to "All Available Funds After Credit Concepts, Inc. #2".**

If within 7 days prior to the scheduled confirmation hearing, debtor fails to take all necessary steps to satisfy each objection marked above, the Trustee may, in his discretion, urge the court for an order dismissing the case without further notice.

I certify that on September 8, 2015, copies of the above Objection and Motion were served on the debtor(s) by first class mail and any debtor(s) attorney by ECF.

DATED: September 8, 2015

/s/ Wayne Godare, Trustee

DAVID W RICHARDSON
(mn)